

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Lina C. Granada

Case No.: 19-25000

Judge: JKS

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

November 4,
2021☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: LCG Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$250.00 monthly to the Chapter 13 Trustee starting on September 1, 2019 for 27 months then shall pay \$224.00 monthly starting on December 1, 2021 for 9 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Specialized Loan Servicing	263 Hillcrest Avenue Wood Ridge, NJ 07075 Bergen County	69,551.15	384,000.00	First Mortgage Wells Fargo Bank 493,431.22	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Wells Fargo Bank, NA

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Specialized Loan Servicing	263 Hillcrest Avenue Wood Ridge, NJ 07075 Bergen County	69,551.15	384,000.00	First Mortgage Wells Fargo 493,431.22	-94,358.13	69,551.15

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 12, 2020.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The plan is being modified because the debtor has completed a loan modification for his 1st mortgage.	The plan is being modified to treat the 1st mortgage as unaffected by the plan and to propose the monthly trustee payment change to \$224.00 for 9 months starting December 2021 for 36-month plan length total.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$250.00 per month for 27 months, then \$224.00 per month for 9 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 4, 2021 /s/ Lina C. Granada
Lina C. Granada
Debtor

Date: Joint Debtor

Date: November 4, 2021 /s/ Russell L. Low
Russell L. Low 4745
Attorney for the Debtor(s)

In re:
Lina C Granada
Debtor

Case No. 19-25000-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 05, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	+ Lina C Granada, 263 Hillcrest Avenue, Wood Ridge, NJ 07075-1223
cr	+ WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518386935	+ AMEX DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
518386936	+ AMEXDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
518451589	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518386938	+ BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
518474574	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518386952	+ Powers Kirm, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518547195	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518386957	+ Tucker & Arsensberg, P.C., Jordan S. Blask, Esq., 1500 One PPG Place, Pittsburgh, PA 15222-5416
519240041	+ Wells Fargo Bank, NA, as trustee for Freddie Mac, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519240042	+ Wells Fargo Bank, NA, as trustee for Freddie Mac, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Wells Fargo Bank, NA, as trustee for Fre Serviced by Select Portfolio Servicing,

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 05 2021 20:35:28	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsed@recoverycorp.com	Nov 05 2021 20:35:34	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518386937	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2021 20:24:00	ANNIE SEZ, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
518386939	Email/PDF: acg.bmw.ebn@aisinfo.com	Nov 05 2021 20:35:25	BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR, DUBLIN, OH 43017
518460216	Email/PDF: acg.bmw.ebn@aisinfo.com	Nov 05 2021 20:35:36	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518402078	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 05 2021 20:35:36	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518386943	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 05 2021 20:35:22	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
518386941	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0312-2

User: admin

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Date Rcvd: Nov 05, 2021

Form ID: pdf901

Total Noticed: 40

		Nov 05 2021 20:35:34	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518406573	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 05 2021 20:35:28	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518386947	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2021 20:35:38	DSNB BLOOM, 9111 DUKE BLVD, MASON, OH 45040
518386948	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 05 2021 20:35:15	DSNB MACYS, PO BOX 8218, MASON, OH 45040
518386945	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 05 2021 20:35:34	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518386944	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 05 2021 20:35:09	Chase, PO Box 469030, Denver, CO 80246
518506781	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 05 2021 20:35:22	JPMorgan Chase Bank, National Association Et.AL, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518386949	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 05 2021 20:23:00	KOHL/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
518407274	Email/PDF: resurgentbknofications@resurgent.com	Nov 05 2021 20:35:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518386950	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 05 2021 20:35:10	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
518466012	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 05 2021 20:24:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518472808	Email/Text: Bankruptcy.Notices@pnc.com	Nov 05 2021 20:23:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
518386951	Email/Text: Bankruptcy.Notices@pnc.com	Nov 05 2021 20:23:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
518386953	+ Email/PDF: gecsed@recoverycorp.com	Nov 05 2021 20:35:21	SYNCB/LORD & TAY, PO BOX 965015, ORLANDO, FL 32896-5015
518386954	+ Email/PDF: gecsed@recoverycorp.com	Nov 05 2021 20:35:21	SYNCB/TJX COS, PO BOX 965015, ORLANDO, FL 32896-5015
518388913	+ Email/PDF: gecsed@recoverycorp.com	Nov 05 2021 20:35:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518386956	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 05 2021 20:24:00	TALBOTS, 175 BEAL ST, HINGHAM, MA 02043-1512
518386958	+ Email/Text: vci.bkcy@vwcredit.com	Nov 05 2021 20:24:00	VW CREDIT INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
518482894	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 05 2021 20:35:28	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518386940	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR, DUBLIN, OH 43017
518386942	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518386946	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518386955	*+	SYNCB/TJX COS, PO BOX 965015, ORLANDO, FL 32896-5015
518547196	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

District/off: 0312-2

User: admin

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Date Rcvd: Nov 05, 2021

Form ID: pdf901

Total Noticed: 40

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 bkectf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Gulf Harbour Investments Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001 as serviced by JPMorgan Chase Bank, N.A. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001 bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Wells Fargo Bank NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001, serviced by Select Portfolio Servicing, Inc. bankruptcy@fskslaw.com
Russell L. Low	on behalf of Debtor Lina C Granada ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, NA, as trustee for Freddie Mac Securities REMIC Trust 2005-S001 bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001 ecf@powerskirm.com

TOTAL: 12